

**Attachment 6**  
**Merchant Grievance Redressal Mechanism**

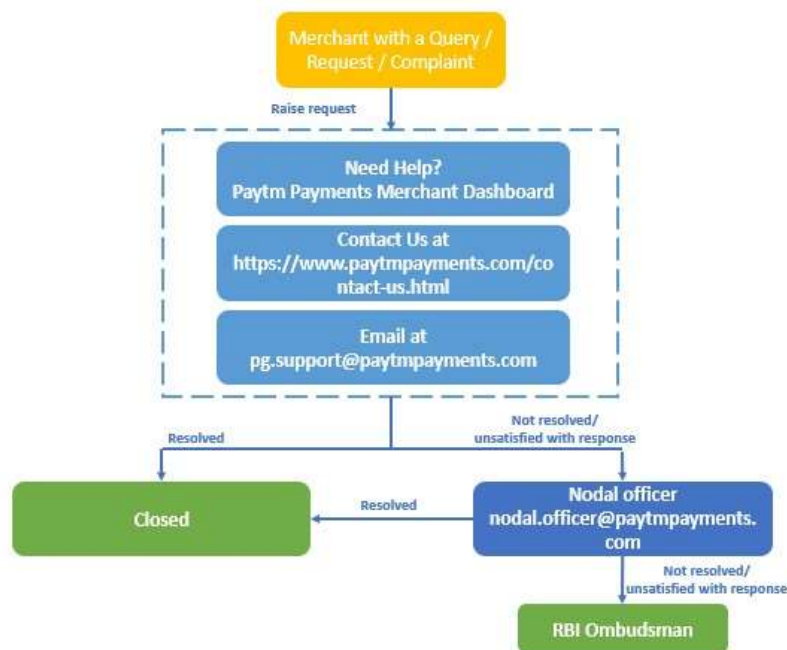
The Merchants have various online contact points available wherein they can raise their queries and reach out to PPSL for resolutions. Further, PPSL follows a three-level escalation matrix to ensure the resolution of complaints.

Merchants contact points:

Sr No.	Level	Mode of communication	Description
1	L1	Email	The merchant can raise a request via email and will receive an acknowledgment that includes a service request number, FAQs, and the UMP guide. The merchant can then select the issue category for which assistance is needed and view related FAQs.
2		Merchant Dashboard (Unified Merchant Panel)	The Merchant can lodge a service request through the Merchant Dashboard
3		Website	Merchants can raise the service request via contact us page available on <a href="https://www.paytmpayments.com/contact-us.html">https://www.paytmpayments.com/contact-us.html</a>
4		Key Account Managers	Key merchants can also contact their dedicated Key account managers for any support.
5		Call Me Back	Key merchants can also raise a request for a call back through merchant dashboard
6	L2	Grievance Officer	If timely resolution is not provided at Level 1 or Complainant is not satisfied with the resolution provided, the customer may escalate the complaint to the Nodal Officer.
7	L3	RBI Ombudsman	If any Complainant is not satisfied with response/ resolution of PPSL, he/she can reach to Ombudsman with his/her complaint or resort to other legal avenues for grievance redressal under Integrated Ombudsman Scheme as issued by RBI.

### Reporting and management of grievances

PPSL maintains a QRC (Query/Request/Complaints) MIS for all service requests raised by merchants. Based on this MIS, repetitive issues and complaints are identified to determine whether the problems relate to technology, processes, or specific merchants. An action plan is then decided internally in accordance with the prescribed standard operating procedures. The brief process of customer grievance redressal is provided below:



Step 1: If the Complainant has a grievance, they can connect with the support team via the “Need Help” section of Paytm Payments Merchant Dashboard. Alternatively, the complainant can also reach via email at [pg.support@paytmpayments.com](mailto:pg.support@paytmpayments.com). PPSL provides an automated ticket number (Service Request Number) at each level to enable the complainant to track status.

PPSL aims to acknowledge the complaints promptly by post receiving the complaint.

### Resolution Time

1. PPSL’s internal resolution time – 4 days for failed transactions and others 5-7 working days of receiving the complaint and overall, 30 days.
2. Resolution time does not include time taken by the Merchant to provide required information/ documentation.
3. If any case/ transaction is related to a third party or outside the PPSL, then the Turnaround Time (‘TAT’) will be dependent on the respective clearing house/ other the PPSL platforms /network providers/ regulator. Resolution time will include this TAT along with the PPSL’s internal resolution time.
4. If in any case additional time is needed, PPSL will inform the Merchant the reasons for the delay and provide expected timelines for resolution of the issue.

Step 2: If the Merchant’s issue is not resolved even after contacting various complaint resolution channels or if the Merchant is not satisfied with the response, they can reach out to the Nodal Officer at [nodal.officer@paytmpayments.com](mailto:nodal.officer@paytmpayments.com).

Step 3: If any Complainant is not satisfied with response/ resolution of PPSL, he/she can reach to Ombudsman with his/her complaint or resort to other legal avenues for grievance redressal under Integrated Ombudsman Scheme as issued by RBI.

Resolution Time:

1. The Complainant must approach Level 2 with a previous Service Request Number on which PPSL did not respond or satisfactory response was not provided. This is to ensure that the Complainant gets correct resolution in a timely manner.
2. PPSLs internal resolution time – 15 working days (from the date of escalation of grievance)
3. Resolution time does not include time taken by the Merchant to provide required information/ documentation
4. If any case/ transaction is related to a third party or outside the PPSL, then the TAT will be dependent on the respective clearing house banks/ Acquirer's/ network providers/ Regulators. Resolution time will include this TAT along with the PPSL's internal resolution time.
5. In exceptional circumstances, where PPSL is unable to reach a conclusion within 15 working days, PPSL will respond with a rationale and indication as to when a final response can be expected, which will be within 30 business days of PPSL receiving the complaint.